

BENEFIT update



Dear OU Health Plan Member,

This newsletter provides important details about your health plan benefit changes effective July 1 and how they may affect you. **Please read on.**

Our Plan has experienced continued financial pressure as our health care costs have increased dramatically. The Plan has recently had a 28% growth in large medical claims. And, prescription drug costs continue their steep rise, as they do for health plans throughout the U.S.

So that we may continue offering a valuable and comprehensive health plan, school district premiums will increase by 18% starting July 1, 2017. This will translate into an increase in your cost of health care coverage, starting July 1. The amount you'll pay for coverage starting July 1 is provided in your collective bargaining agreement.

To further help manage Plan costs and improve member service, starting July 1, CVS Caremark® will become the Plan's pharmacy benefit manager. CVS Caremark offers one of the largest retail prescription drug networks in the U.S. The network includes national chains (e.g., CVS stores, Walgreens, Wal-Mart, Rite Aid) and many independent pharmacies. The Plan will also place greater emphasis on using generic drugs. Non-generic prescription drug co-pays will change, prescription drug fulfillment requirements will be introduced and co-pays for certain other health care services will change.

We're pleased to tell you that we'll introduce a telemedicine option through Anthem Blue Cross Blue Shield, called LiveHealth Online. With it, you can video chat with a doctor, using your mobile phone, tablet or computer, to receive care and treatment for certain medical conditions. The cost will be \$10 per visit — **less than half** of the \$25 you pay now to see a primary care provider.

The July 1 changes are in line with the Plan's guiding principles, which include maintaining a financially responsible balance between member and Plan contributions. Changes are also designed to help encourage better use of Plan funds and to remain competitive with similar plans available to participating districts in terms of level of benefits, cost and service.

Please continue reading so you'll understand what's new and what it means to you. For questions or concerns about what you read, please contact the OU Health Plan: **845-781-4890**.

Sincerely,
OU Health Plan Board of Trustees

CVS Caremark—Your New Pharmacy Benefit Manager



CVS Caremark will replace EnvisionRx as your pharmacy benefit manager, on July 1. Your current prescriptions on file with EnvisionRx will be transferred automatically to CVS Caremark before then. There's no need for you to call EnvisionRx or CVS Caremark to transfer your prescription.

The transition to CVS Caremark means there will be a new prescription drug formulary. A formulary is the list of drugs covered by the OU Health Plan and for which the Plan will pay benefits. The CVS Caremark formulary will be very similar to the EnvisionRx formulary; however, **there will be some differences**. If you now take a prescription drug that's covered under EnvisionRx's formulary but will not be covered under CVS Caremark's formulary, you'll receive a personalized letter from **CVS Caremark** before July 1. It will tell you which drug(s) aren't covered under CVS Caremark's formulary, and covered drug alternatives. If you receive a letter, be sure to discuss your prescription drug alternatives with your doctor. The CVS Caremark formulary is available at info.caremark.com/acsdruglist. See both of the documents accessible via the links under "July 2017 Documents."

Note: Your doctor can request authorization for coverage of a non-formulary drug by calling CVS Caremark's Prior Authorization Unit: **800-294-5979** or **855-240-0536**.

July 1 Prescription Drug Costs

The co-pays for filling preferred and non-preferred brand name drug prescriptions will increase starting July 1. However, co-pays for filling retail **generic** drug prescriptions **will not** change. Co-pays for maintenance drugs will increase, too. However, you'll always save money by filling your maintenance drug prescriptions by mail or at a CVS retail pharmacy. See the chart below for July 1 prescription drug co-pays and your maintenance drug cost savings.

Prescription Drug Co-Pays Effective July 1			
Drug Category	Retail Drug Co-Pay (up to a 34-day supply)	Maintenance Drug Co-Pay (up to a 90-day supply) When Using Mail Order or Local CVS Retail Pharmacy	3-Month Savings on Maintenance Drugs (Using Mail Order or Local CVS Retail Pharmacy)
Generic	\$5	\$10	\$5
Preferred Brand Name	\$35	\$70	\$35
Non-Preferred Brand Name	\$60	\$120	\$60

The CVS Caremark Maintenance Drug Program

If you take a maintenance drug—a medication for a long-term or chronic health condition that is taken on a regular, recurring basis—**participation in the CVS Caremark Maintenance Drug Program will be required starting July 1. The Plan will only pay benefits for up to three fills at a retail pharmacy before you must fill it through CVS Caremark's mail order program or at a local CVS retail pharmacy.**

Finding a CVS retail pharmacy. To find a local CVS retail pharmacy, visit www.cvs.com/pharmacy and select "Store Locator" in the top right corner. Enter your address to find a list of pharmacies closest to you.

Ordering your maintenance drugs. CVS Caremark's mail order drug program offers you the convenience of home delivery for up to a 90-day supply of your maintenance medication. To start mail order delivery, print out, complete and send in the mail order drug form, available at www.caremark.com/portal/asset/mof_unauth.pdf. Or, call CVS Caremark Customer Care, toll-free: **844-345-2792**.

CVS Specialty Pharmacy – Your Specialty Medication Provider

Specialty medications prescribed for a chronic or difficult health condition will only be available through the CVS Specialty Pharmacy. Besides filling your specialty medications, CVS Specialty Pharmacy offers you:

- Access to pharmacists and nurses who specialize in your condition
- A 24/7, on-call pharmacist
- The ability to drop off and pick up (most) specialty prescriptions at a CVS retail pharmacy
- Convenient delivery to your home or your doctor's office
- Coordination of care with you and your doctor
- Insurance and financial coordination assistance
- Online support through www.CVSspecialty.com, including access to condition-specific information and the specialty prescription drug list.

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If you are currently taking a specialty medication, you will receive a personalized letter from CVS Specialty Pharmacy with a list of medications covered under the Specialty Pharmacy program.

To avoid delays in filling your specialty prescriptions, ask your doctor to send your specialty medication prescription to CVS Specialty Pharmacy before the July 1 start date. Your doctor can e-prescribe your specialty prescription or contact CVS Specialty Pharmacy using the information in the *Have a Question?* section on the back page of this newsletter.

If You Don't Use Generic Drugs Starting July 1, You'll Pay More

If a generic drug alternative is available for your preferred or non-preferred brand name drug, you'll pay more if you don't switch to the generic drug. (Generic drugs are the chemical equivalent of brand name drugs and are equally effective as brand name drugs at treating the condition for which they're prescribed.)

If you choose to fill a brand name prescription when a generic equivalent is available, you'll pay a lot more—you'll pay the brand name co-pay **plus** the difference in the actual cost between the brand name drug and the generic drug. When your doctor prescribes medication, be sure to **ask if a generic is available.**



Over-the-Counter Medications

Some prescription drugs are available over-the-counter—that is, without a prescription. Starting July 1, the Plan **won't** pay benefits for prescription drugs that are available over-the-counter in the exact same dosage and formulation.

New OU Health ID Card

You'll receive a combined OU Health and CVS Caremark ID card in the mail before July 1. If you do not receive your new card, contact INDECS Corporation: **888-446-3327**. You'll need this card when you receive medical care or pick up your prescriptions at participating pharmacies.

Updates to Plan Co-pays

The OU Health Plan continues to work hard to keep your contributions for health coverage as low as possible. To balance this out, and to encourage certain changes in the way you use the Plan, co-pays for certain services will change starting July 1. The chart below shows the co-pay changes effective July 1.

Co-Pay Changes Effective July 1	
Benefit	Co-Pay
Emergency Room	\$100/visit
Hospital Admission	\$100/admission
Hospital-based Radiology and Lab Tests	\$50/test
Quest Diagnostics Lab Facility Lab Tests	\$5/test
Urgent Care Facility	\$35/visit
MRI, CAT Scan, PET Scan at US Imaging Network Facilities	\$0/visit*

*Pre-notification to HealthCare Strategies by your doctor is required; otherwise, co-pay applies

For additional information about co-pays, visit www.ouhealth.org and see "Benefits At a Glance" under "Quick Links."

Save Money by Using a US Imaging Network Facility

If you need an MRI, CAT scan or PET scan, **use a US Imaging network facility and, if your doctor provides pre-notification to HealthCare Strategies, your scan will be paid in full by the Plan—that is, no cost to you.** Have your doctor call HealthCare Strategies for pre-notification **before** you go to US Imaging: 800-764-3433. (If your doctor does **not** provide pre-notification, the applicable co-pay applies.)



Prescription Drug Benefit Information On-the-Go

Download the **CVS Caremark app** from the App Store (iPhone or iPad) or Google Play (Android) so you'll have access to your prescription drug information whenever you need it. Use the app to refill and renew prescriptions, check your order status, check for potential drug interactions for your medications, identify any unknown pills you may have (with the pill identifier), review your prescription drug coverage and find local retail network pharmacies. The **CVS Caremark app** complies with all applicable privacy requirements under the Health Insurance Portability and Accountability Act (HIPAA).

LiveHealth Online: The Doctor Is In, Wherever You Are

Starting July 1, 2017, you and your covered dependents can use **LiveHealth Online, a convenient, online telemedicine service.** Through LiveHealth Online, administered by Anthem Blue Cross Blue Shield, you can have a live “face-to-face” video consultation with a U.S.-based doctor 24/7/365.* This service is a confidential resource for getting medical care when you need it for relatively routine health concerns usually addressed by a primary care provider. Applicable health concerns include allergies, cold and flu symptoms, ear infections and skin inflammations, such as a rash.

*LiveHealth Online is not available in Texas and Arkansas.

How LiveHealth Online Works

LiveHealth Online is easy to access and use. It’s similar to video chat services. However, it’s delivered using secure, HIPAA-compliant technology. This means your virtual office visits are completely secure and confidential.

Physician “visits” generally last 10 minutes. All participating doctors are trained in practicing medicine in a virtual environment and have, on average, 15 years of experience working with patients remotely and making symptom-based diagnosis. Once the doctor evaluates your issue and discusses his/her diagnosis with you, you’ll receive a



LiveHealth Online is NOT for emergencies. If you need care for an ongoing chronic condition or an annual or routine physical, you should schedule an in-person appointment with your provider. If your medical concern is an emergency, always call 911.

summary of your consultation, along with any follow-up recommendations. If you need a prescription, the doctor can write it on the spot and submit it electronically to your pharmacy, subject to certain restrictions.

How to Get Started

Use your smartphone, tablet or computer with a webcam to connect to www.livehealthonline.com to “see” a U.S.-based, board-certified doctor. You’ll want to sign up before you need care so your account will be there to use when you need it. Visit www.livehealthonline.com and, if you’re using a smartphone, download the app. Click the “Sign Up” button and answer a few questions to complete your profile. Your enrolled children can also use LiveHealth Online to see a pediatrician, as long as they’re registered to your LiveHealth Online account. If they are under 18, a parent or legal guardian must participate in the session.

Cost of a Virtual Visit

For each LiveHealth Online visit, you will have a \$10 co-pay. This means you will pay **less than half** the \$25 co-pay for seeing a primary care provider in-person. **Note:** co-pays for prescriptions a LiveHealth Online doctor may write are covered the same way as prescriptions that are written when you visit your doctor’s office.

When Using LiveHealth Online Makes Sense

The most common conditions typically treated through LiveHealth Online are shown below.



Allergies



Fever



Joint Aches & Pains



Pediatric Care:

Asthma

Headaches

Poison Ivy

Cold and Flu

Bronchitis

Ear Infections

Rashes

Constipation

Cold and Flu



Skin Inflammation

Ear Infections

Respiratory Infections

Sports Injuries

Fever

Sinus Infections

Constipation

Nausea

Sore Throat

Diarrhea

Pink Eye

Urinary Tract Infections

Vomiting



Frequently Asked Questions (FAQs)

Below are FAQs that will help you prepare for the July 1 Plan changes. For answers to other questions you may have, make the appropriate connection using the *Have a Question?* section on the back page of this newsletter.

Prescription Drugs

- **I take a maintenance drug to help control my diabetes. Do I have to fill my prescription by mail?** Starting July 1, you must fill all your maintenance drug prescriptions by mail or at a CVS retail pharmacy. The Plan will allow you to fill a prescription three times at your local pharmacy before requiring you to fill your prescription by mail or at a CVS retail pharmacy. This gives you time to properly set up your maintenance prescriptions by mail or at a CVS retail pharmacy. See page 2 for details.
- **Do I have to use a generic medication?** If you're prescribed a brand name drug when a generic drug is available and you purchase the brand name drug, you'll pay the applicable co-pay **plus** the difference between the cost of the brand name drug and the generic.
- **How do I know if my current prescription is not covered under the CVS Caremark formulary?** If you take medication that is covered under EnvisionRx's formulary (the list of covered drugs) but will not be covered under CVS Caremark's formulary, you will receive a personalized letter in the mail showing alternative, covered medications you can take. Be sure to discuss these alternatives with your doctor. The CVS Caremark formulary is available at info.caremark.com/acsdruglist. See both of the documents accessible via the links under "July 2017 Documents." (See page 2 for more information on the formulary change.)
- **What's the difference between a CVS retail pharmacy and a CVS *network* retail pharmacy?** A "CVS network retail pharmacy" is any pharmacy that accepts your CVS Caremark prescription drug ID card. This includes pharmacy chains such as CVS, Walgreens, Wal-Mart and Rite Aid, and many independent pharmacies. A "CVS retail pharmacy" is branded as "CVS." To find a CVS retail pharmacy near you, visit www.cvs.com/pharmacy, select "Store Locator" in the top right corner and enter your address.
- **Do I need to get approval before I fill certain medications?** CVS Caremark will require prior authorization for certain medications. If prior authorization isn't received, the pharmacy cannot fill the prescription. If prior authorization is required, the pharmacist will call your doctor and ask him/her for authorization or to change the prescription to a different medication. For questions about prior authorization, call CVS Caremark: 800-966-5772.

Contributions

- **How much will my coverage contributions increase?** Starting July 1, school district premiums will increase 18%. The amount you'll pay based on this increase is provided in your school district's collective bargaining agreement.

Plan Co-pays

- **What Plan co-pays will change July 1?** Co-pays for the following will change July 1: preferred and non-preferred brand name retail drugs, maintenance drugs, emergency room treatment, hospital admission, hospital-based radiology services and lab tests, Quest Diagnostics Lab facilities, urgent care facility treatment, and—if pre-notification is provided to HealthCare Strategies by your doctor—MRIs, CAT scans and PET scans received at a US Imaging network facility. See page 3 for details.
- **With co-pays increasing, how can I save money?** To start, use generic drugs whenever they're available. If you need lab work outside a hospital, visit a Quest Diagnostics Lab facility and pay \$5 per visit—a decrease of \$20 compared with the current co-pay for non-hospital lab work. Use LiveHealth Online if you have a non-emergency medical condition and pay \$10 per "visit"—that's less than half the cost of seeing your primary care provider. Visit a US Imaging network facility if you need an MRI, CAT scan or PET scan and, if pre-notification is provided to HealthCare Strategies by your doctor, make no co-pay. See page 3 for details.
- **Where can I find information about co-pays for care not described in this newsletter?** For a complete list of all co-pays and cost sharing under the OU Health Plan, visit www.ouhealth.org and see "Benefits At a Glance" under "Quick Links."

LiveHealth Online

- **What's the cost for a virtual "visit"?** You and your enrolled dependents will have a \$10 co-pay for each LiveHealth Online visit. If the LiveHealth Online physician writes you a prescription during your visit, the applicable prescription plan co-pay will apply.
- **Can my enrolled spouse or other enrolled dependents use LiveHealth Online?** Yes. However, your enrolled dependents must be registered to your account. If your enrolled child is under 18, a parent or legal guardian must participate in the session.
- **Why would I choose LiveHealth Online instead of seeing my primary care provider?** LiveHealth Online is less than half the cost of seeing your primary care provider. Also, the service is available 24/7/365 from anywhere you have an internet connection (except Texas and Arkansas), so it's far more convenient if you can't get to your doctor, or if your doctor isn't available to see you.



INDECS Corp
 PO Box 668
 Lyndhurst, NJ 07071



**Important Information About July 1
 Changes to Your Health Plan**

Please Open Immediately

Have a Question?

Have a Question About...	Provider/Administrator	Contact Information
OU Health Plan	N/A	845-781-4890 www.ouhealth.org
Medical Benefits	INDECS Corporation	888-4-INDECS (446-3327) www.indecscorp.com
Prescription Drug Benefits	CVS Caremark CVS Specialty Pharmacy	800-966-5772 www.caremark.com Phone: 800-237-2767 Fax: 800-323-2445
LiveHealth Online	Anthem Blue Cross Blue Shield	888-LIVEHEALTH (548-3432) www.livehealthonline.com
US Imaging (MRI, CAT Scan, PET Scan)	US Imaging	Coming soon
Chiropractic, Physical Therapy, Occupational Therapy	Optum Health Network	888-471-0117 www.optum.com
Mental Health and Substance Abuse Services	Quantum Health Solutions	888-214-4001 www.accessqhs.com
Medical Utilization and Review, Hospital Pre-Certification	HealthCare Strategies, Inc.	Utilization and Pre-Certification: 800-764-3433
Health Care Advice and Information		The Medical Information Helpline: 800-582-1535 www.hcare.net
Employee Assistance Program	Corporate Services (EAP)	800-962-7487 www.catholiccharitiesoc.org/login.aspx
Claims, ID Card, Eligibility, COBRA	INDECS Corporation	888-4-INDECS (446-3327) www.indecscorp.com